

In re:  
William Chaney  
Janet Chaney  
Debtor(s)

Case No. 16-12050-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 08, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William Chaney, Janet Chaney, 3365 Ridge Avenue, Philadelphia, PA 19132-2831
13780297	+ EMBRACE HOME LOANS, INC., ROUNDPOINT MORTGAGE SERVICING CORPORATIO, 5016 PARKWAY PLAZA BLVD., SUITE 200, CHARLOTTE, NC 28217-1930
13697529	+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
13777474	+ Porania LLC, c/o Biltmore Asset Management, 24500 Center Ridge Rd Ste 472, Westlake, OH 44145-5605
13823193	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
13744436	US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 09 2021 04:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jan 09 2021 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 09 2021 04:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jan 09 2021 04:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13788000	+ Email/Text: megan.harper@phila.gov	Jan 09 2021 04:51:00	CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13900124	EDI: ECMC.COM	Jan 09 2021 06:28:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
13756036	EDI: PRA.COM	Jan 09 2021 06:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13751103	+ Email/Text: lizb@peoplescredit.com	Jan 09 2021 04:50:00	People's Credit Co Inc, 4950 NE 148th Ave, Portland, Or 97230-3450

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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13899498

Bypass Reason  
\*P++

Name and Address

PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court,  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2021 at the address(es) listed below:

Name	Email Address
DANIEL P. JONES	on behalf of Creditor Embrace Home Loans Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
JEROME B. BLANK	on behalf of Creditor Embrace Home Loans Inc. paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor U.S. Bank National Association As Trustee For et al. paeb@fedphe.com
JOHN L. MCCLAIN	on behalf of Joint Debtor Janet Chaney aaamccain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Debtor William Chaney aaamccain@aol.com edpabankcourt@aol.com
JOSEPH ANGEO DESOYE	on behalf of Creditor Embrace Home Loans Inc. paeb@fedphe.com
JOSEPH ANGEO DESOYE	on behalf of Creditor U.S. Bank National Association As Trustee For et al. paeb@fedphe.com
KEVIN G. MCDONALD	on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. Bank National Association As Trustee For et al. bkgroup@kmlawgroup.com
MARIO J. HANYON	on behalf of Creditor US Bank National Association As Trustee For Securitized Asset Backed Receivables LLC etal mario.hanyon@brockandscott.com, wbecf@brockandscott.com
MARIO J. HANYON	on behalf of Creditor Embrace Home Loans Inc. mario.hanyon@brockandscott.com, wbecf@brockandscott.com
MATTEO SAMUEL WEINER	on behalf of Creditor Specialized Loan Servicing LLC bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER	on behalf of Creditor U.S. Bank National Association as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC2, Mortgage Pass-Through Certificates, Series 2006-NC2 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
PAMELA ELCHERT THURMOND	on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov karenablaylock@phila.gov
THOMAS I. PULEO	on behalf of Creditor U.S. Bank National Association as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC2, Mortgage Pass-Through Certificates, Series 2006-NC2 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 18

**Information to identify the case:**

Debtor 1	<u>William Chaney</u>	Social Security number or ITIN	xxx-xx-8279
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Janet Chaney</u>	Social Security number or ITIN	xxx-xx-5904
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-12050-amc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Chaney  
aka William A. Chaney, aka William Alfred  
Chaney

Janet Chaney

1/7/21

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**